

Information to identify the case:

Debtor 1	Austin E. Toy Jr.	Social Security number or ITIN	xxx-xx-5348
	First Name Middle Name Last Name	EIN	__-____-
Debtor 2	Nancy L. Toy	Social Security number or ITIN	xxx-xx-6341
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____-

United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**

Date case filed for chapter **7 6/25/19**

Case number: **19-22512-GLT**

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Austin E. Toy Jr.	Nancy L. Toy
2. All other names used in the last 8 years		
3. Address	728 Indiana Avenue Avonmore, PA 15618	728 Indiana Avenue Avonmore, PA 15618
4. Debtor's attorney Name and address	Matthew M. Herron The Debt Doctors, LLC 607 College Street Suite 101 Pittsburgh, PA 15232	Contact phone 412-395-6001 Email: mmh@thedebtdoctors.com
5. Bankruptcy trustee Name and address	Lisa M. Swope Neugebauer & Swope, P.C. 219 South Center Street P. O. Box 270 Ebensburg, PA 15931	Contact phone 814-472-7151 Email: lms@nsslawfirm.com

For more information, see page 2 >

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m. Contact phone 412-644-2700 Date: 7/24/19
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	August 30, 2019 at 10:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Commissioners Hearing Room No.1, Westmoreland County Courthouse, Greensburg, PA 15601
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: 10/29/19 You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

Austin E. Toy Jr.
Nancy L. Toy
Debtor(s)

Bankruptcy Case No.: 19-22512-GLT
Chapter: 7

Whereas, Federal Rule of Bankruptcy Procedure 1007(c) requires an individual Debtor(s) to file a statement regarding completion of a course in personal financial management within 60 days after the first date set for the meeting of creditors under §341 of the Bankruptcy Code in a Chapter 7 case and,

Whereas, 11 U.S.C. § 727 (a)(11) states that the Court shall not grant a discharge unless the Debtor(s) completes an instructional course concerning personal financial management after filing the petition,

It is hereby ordered that this case shall be closed without entry of a discharge on the 75th day after the first date set for the meeting of creditors unless, within the 60 days after the first date set for the meeting of creditors, the Debtor(s) files a certification that the course in personal financial management described in 11 U.S.C. § 111 was completed. The certification must substantially conform to Official Form No. 423, Certification of Completion of Instructional Course Concerning Personal Financial Management. The Court may delay closing this case without further order or notice.

It is further ordered that a Debtor(s) who cannot meet the requirement of attending the personal financial management course due to incapacity, disability or active military duty in a military combat zone must file a motion with the court to be excused from attending the course within 60 days after first date set for the meeting of creditors. The case shall be closed without entry of a discharge if the Debtor(s) fails to timely file the motion.

Dated: July 24, 2019

Gregory L. Taddonio
United States Bankruptcy Judge

REMINDER TO COUNSEL

Before filing: Generally, a person is ineligible to be a Debtor unless he/she has taken a credit counseling course within 180 days before filing a petition, and files the certificate. 11 U.S.C. Section 109(h)(1).

After filing: A Chapter 7 Debtor is ineligible for a discharge if he/she has not, within 60 days after the first date fixed for the 341 meeting, filed the certificate of having taken the personal financial management course (Official Form 423). 11 U.S.C. Section 727(a)(11) and Rule 1007(b)(7).

Certificate of Notice Page 5 of 6
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Austin E. Toy
 Nancy L. Toy
 Debtors

Case No. 19-22512-GLT
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: dkam
 Form ID: 309A

Page 1 of 2
 Total Noticed: 53

Date Rcvd: Jul 24, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 26, 2019.

db/jdb
 aty +Austin E. Toy, Jr., Nancy L. Toy, 728 Indiana Avenue, Avonmore, PA 15618-9739
 +James Warmbrodt, KML Law Group, P.C., 701 Market Street, Suite 5000,
 Philadelphia, PA 19106-1541
 aty +Keri P. Ebeck, Bernstein-Burkley, 707 Grant Street, Suite 2200 Gulf Tower,
 Pittsburgh, PA 15219-1945
 tr +Lisa M. Swope, Neugebauer & Swope, P.C., 219 South Center Street, P. O. Box 270,
 Ebensburg, PA 15931-0270
 15090123 +Alltran Financial, LP, PO Box 722901, Houston, TX 77272-2901
 15090124 Amazon/Chase, P.O. Box 152123, Wilmington, DE 19850
 15090129 CBCS, PO Box 2724, Columbus, OH 43216-2724
 15090130 Chase, PO Box 1423, Charlotte, NC 28201-1423
 15090131 CitiCards, PO Box 9001037, Louisville, KY 40290-1037
 15090133 +CitiFinancial, PO Box 9001082, Louisville, KY 40290-1082
 15090134 +Client Services, Inc., 3451 Harry S. Truman Blvd., Saint Charles, MO 63301-9816
 15090135 +D&A Services, 1400 E. Touhy Ave, Ste. G2, Des Plaines, IL 60018-3338
 15090138 +First Bank Card, PO Box 2557, Omaha, NE 68103-2557
 15090141 +JPMCB Card, PO Box 15298, Wilmington, DE 19850-5298
 15090143 +KML Law Group, P.C., Suite 5000 - BNY Independence Center, 701 Market Street,
 Philadelphia, PA 19106-1538
 15090147 +Plum Borough Municipal Authority, 4555 New Texas Rd., Pittsburgh, PA 15239-1195
 15090150 Portfolio Recovery Associates, LLC, PO Box 12919, Norfolk, VA 23541
 15090151 +Quest Diagnostics, PO Box 740717, Cincinnati, OH 45274-0717
 15090157 +SST Card Services, PO Box 23060, Columbus, GA 31902-3060
 15090158 +SST/SYNOVUS, P.O. Box 3997, Saint Joseph, MO 64503-0997
 15090154 Sears, PO Box 9001055, Louisville, KY 40290-1055
 15090161 +UPMC Physician Services, PO Box 16346, Pittsburgh, PA 15242-0346
 15090163 Weltman, Weinberg & Reis, 437 Seventh Avenue, Suite 2500, Pittsburgh, PA 15219

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: mmh@thedebedtctors.com Jul 25 2019 03:24:47 Matthew M. Herron,
 The Debt Doctors, LLC, 607 College Street, Suite 101, Pittsburgh, PA 15232

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 25 2019 03:25:31 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946

ust +E-mail/Text: ustregion03.pi.ecf@usdoj.gov Jul 25 2019 03:25:59
 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970,
 Pittsburgh, PA 15222-3721

cr +E-mail/Text: kborkley@bernsteinlaw.com Jul 25 2019 03:26:34 Duquesne Light Company,
 c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower,
 Pittsburgh, PA 15219-1945

cr +EDI: PRA.COM Jul 25 2019 07:03:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021

15090125 +EDI: TSYS2.COM Jul 25 2019 07:03:00 Barclay's Bank Delaware, P.O. Box 8803,
 Wilmington, DE 19899-8803

15090126 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Jul 25 2019 03:26:23
 Bayview Loan Servicing, 4425 Ponce De Leon Blvd., Miami, FL 33146-1837

15090127 E-mail/Text: bankruptcy@capvs.com Jul 25 2019 03:26:16 Calvary Portfolio Services, LLC,
 P.O. Box 27288, Tempe, AZ 85282

15090128 EDI: CAPITALONE.COM Jul 25 2019 07:03:00 Capital One Bank, PO Box 71083,
 Charlotte, NC 28272-1083

15090132 EDI: CITICORP.COM Jul 25 2019 07:03:00 Citicards CBNA, PO Box 6241, lbs Cdv Disputes,
 Sioux Falls, SD 57117-6241

15090136 EDI: RCSDELL.COM Jul 25 2019 07:03:00 Dell Preferred Account, P.O. Box 6403,
 Carol Stream, IL 60197

15090137 E-mail/Text: data_processing@fin-rec.com Jul 25 2019 03:25:14 Financial Recovery Services,
 P.O. Box 385908, Minneapolis, MN 55438-5908

15090139 +EDI: WFNNB.COM Jul 25 2019 07:03:00 Gander Mountain, PO Box 659569,
 San Antonio, TX 78265-9569

15090140 +EDI: RMSC.COM Jul 25 2019 07:03:00 JCPenney, PO Box 965009, Orlando, FL 32896-5009

15090142 EDI: TSYS2.COM Jul 25 2019 07:03:00 Juniper, PO Box 13337, Philadelphia, PA 19101-3337

15090144 +EDI: RESURGENT.COM Jul 25 2019 07:03:00 LVNV Funding, PO Box 1269,
 Greenville, SC 29602-1269

15090145 EDI: AGFINANCE.COM Jul 25 2019 07:03:00 One Main, PO Box 742536,
 Cincinnati, OH 45274-2536

15090146 +EDI: AGFINANCE.COM Jul 25 2019 07:03:00 One Main Financial, PO Box 1010,
 Evansville, IN 47706-1010

15075887 EDI: PRA.COM Jul 25 2019 07:03:00 Portfolio Recovery, 120 Corporate Blvd.,
 Norfolk, VA 23502

15090149 EDI: PRA.COM Jul 25 2019 07:03:00 Portfolio Recovery, 120 Corporate Blvd., Suite 1,
 Norfolk, VA 23502

15090152 +EDI: RMSC.COM Jul 25 2019 07:03:00 QVC, PO Box 530905, Atlanta, GA 30353-0905

15090156 EDI: AGFINANCE.COM Jul 25 2019 07:03:00 Springleaf, PO Box 742536,
 Cincinnati, OH 45274-2536

District/off: 0315-2

User: dkam
Form ID: 309A

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Total Noticed: 53

Date Rcvd: Jul 24, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

15090159 +EDI: RMSC.COM Jul 25 2019 07:03:00 SYNCB/Lowes, PO Box 960010, Orlando, FL 32896-0010
15090160 EDI: RMSC.COM Jul 25 2019 07:03:00 SYNCB/Walmart, PO Box 530927, Atlanta, GA 30353-0927
15090153 +EDI: RMSC.COM Jul 25 2019 07:03:00 Sam's Club, P.O. Box 530942, Atlanta, GA 30353-0942
15090155 E-mail/Text: jennifer.chacon@spservicing.com Jul 25 2019 03:26:57
Select Portfolio Servicing, P.O. Box 65250, Salt Lake City, UT 84165-0250
15076610 +EDI: RMSC.COM Jul 25 2019 07:03:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
PO Box 41021, Norfolk, VA 23541-1021
15090165 +EDI: WFFC.COM Jul 25 2019 07:03:00 WF FIN BANK, 3201 N 4th Ave.,
Sioux Falls, SD 57104-0700
15090162 +EDI: WFFC.COM Jul 25 2019 07:03:00 Wells Fargo, PO Box 660553, Dallas, TX 75266-0553
15090164 +E-mail/Text: BKRMailOps@weltman.com Jul 25 2019 03:26:09 Weltman, Weinberg & Reis Co., LPA,
323 W. Lakeside Ave., Ste 200, Cleveland, OH 44113-1009

TOTAL: 30

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr U.S. Bank National Association, as Trustee, et al.

15090148* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067

(address filed with court: Portfolio Recovery, 120 Corporate Blvd., Norfolk, VA 23502)

TOTALS: 1, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 26, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 24, 2019 at the address(es) listed below:

James Warmbrodt on behalf of Creditor U.S. Bank National Association, as Trustee, et al...
bkgroup@kmlawgroup.com
Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com,
jbluemle@bernsteinlaw.com
Lisa M. Swope lms@nsslawfirm.com, PA73@ecfcbis.com
Matthew M. Herron on behalf of Debtor Austin E. Toy, Jr. mmh@thedebedtactors.com,
hgs@thedebedtactors.com;alb@thedebedtactors.com
Matthew M. Herron on behalf of Joint Debtor Nancy L. Toy mmh@thedebedtactors.com,
hgs@thedebedtactors.com;alb@thedebedtactors.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov

TOTAL: 6